

Information to identify the case:

Debtor 1	Emmanuel Z Hernandez	Social Security number or ITIN	xxx-xx-6826
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Brittany Nicole Hope-Hernandez	Social Security number or ITIN	xxx-xx-3291
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **District of Utah**
Case number: **23-24864 PH** Date case filed for chapter 7: **10/26/23**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Emmanuel Z Hernandez	Brittany Nicole Hope-Hernandez
2. All other names used in the last 8 years		aka Brittany Nicole Hernandez
3. Address	5331 W Impressions Way Salt Lake City, UT 84118	5331 W Impressions Way Salt Lake City, UT 84118
4. Debtor's attorney Name and address	Robert S. Payne 8833 South Redwood Road Suite C West Jordan, UT 84088	Contact phone (801) 980-1313 Email: robertspaynelaw@gmail.com
5. Bankruptcy trustee Name and address	J. Kevin Bird tr J. Kevin Bird 212 South Main Street Ste 102 Spanish Fork, UT 84660	Contact phone 801-426-4700 Email: Kevin@BirdLawUT.com

Debtor **Emmanuel Z Hernandez** and **Brittany Nicole Hope-Hernandez**Case number **23-24864**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee. Failure to do so may result in your case being dismissed. For additional meeting information go to https://www.justice.gov/ust/moc	Meeting to be held on: November 29, 2023 at 04:00 PM Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 363-3707, Enter Meeting ID 595 420 5321, and Passcode 3017501241
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div> Filing deadline: 1/29/24 </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors </div> </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:

Emmanuel Z Hernandez

Brittany Nicole Hope-Hernandez

Debtors

Case No. 23-24864-PH

Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin

Page 1 of 2

Date Rcvd: Nov 02, 2023

Form ID: 309A

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Emmanuel Z Hernandez, Brittany Nicole Hope-Hernandez, 5331 W Impressions Way, Salt Lake City, UT 84118-8533
12324547	+ Lone Peak Family Medical, POB 740776, Cincinnati, OH 45274-0776
12324555	+ Utah Department of Workforce Services, POB 45288, Salt Lake City, UT 84145-0288
12324556	+ Utah Fusion All Stars, 6363 Crimson View Drive, South Jordan, UT 84009-4708
12324559	+ White Pine Veterinary Clinic, 2100 W Rasmussen Rd., Park City, UT 84098-5424

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: robertspaynelaw@gmail.com	Nov 02 2023 23:30:00	Robert S. Payne, 8833 South Redwood Road, Suite C, West Jordan, UT 84088
tr	+ EDI: FJKBIRD	Nov 03 2023 03:27:00	J. Kevin Bird tr, J. Kevin Bird, 212 South Main Street, Ste 102, Spanish Fork, UT 84660-4679
12324542	EDI: WFNNB.COM	Nov 03 2023 03:27:00	Comenity Bank, POB 182273, Columbus, OH 43218-2273
12324544	EDI: DISCOVER.COM	Nov 03 2023 03:27:00	Discover Card, 2500 S Lake Park Blvd, Salt Lake City, UT 84120
12324543	EDI: DISCOVER.COM	Nov 03 2023 03:27:00	Discover, POB 29033, Phoenix, AZ 85038-9033
12324545	+ Email/Text: bankruptcy@gurstel.com	Nov 02 2023 23:31:00	Gurstel Law Firm PC, 1275 E Fort Union Blvd, Suite 116, Midvale, UT 84047-1887
12324546	EDI: IRS.COM	Nov 03 2023 03:27:00	IRS, POB 7346, Philadelphia, PA 19101-7346
12324548	+ Email/PDF: HCABKNotifications@resurgent.com	Nov 02 2023 23:40:27	Lone Peak Hospital, POB 740757, Cincinnati, OH 45274-0757
12324549	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 02 2023 23:31:00	Midland Credit Management Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
12324550	+ EDI: NFCU.COM	Nov 03 2023 03:27:00	Navy Federal Credit Union, POB 3000, Merrifield, VA 22119-3000
12324551	Email/Text: lawfirmTX@rsieh.com	Nov 02 2023 23:31:00	Rausch Sturm LLP, 250 N Sunnyslope Road, Suite 300, Brookfield, WI 53005
12324553	EDI: USAA.COM	Nov 03 2023 03:27:00	USAA, 10750 McDermott Fwy, San Antonio, TX 78288-0570
12324554	EDI: USAA.COM	Nov 03 2023 03:27:00	USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-9876
12324552	+ EDI: LCIUPSTART	Nov 03 2023 03:27:00	Upstart Network Inc., POB 1503, San Carlos, CA 94070-7503
12324557	EDI: UTAHTAXCOMM.COM	Nov 03 2023 03:27:00	Utah State Tax Commission, Attn: Bankruptcy

District/off: 1088-2

User: admin

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Date Rcvd: Nov 02, 2023

Form ID: 309A

Total Noticed: 21

12324558

+ Email/Text: BKRMailOps@weltman.com

Nov 02 2023 23:31:00

Unit, 210 N. 1950 W., Salt Lake City, UT
84134-3340Weltman, Weinberg & Reis Co., LPA, 965
Keynote Circle, Independence, OH 44131-1829

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed below:

Name	Email Address
J. Kevin Bird tr	Kevin@BirdLawUT.com kbtrustee@aol.com;jkb@trustesolutions.net
Robert S. Payne	on behalf of Debtor Emmanuel Z Hernandez robertspaynelaw@gmail.com robert_s_payne@yahoo.com;r51300@notify.bestcase.com
Robert S. Payne	on behalf of Joint Debtor Brittany Nicole Hope-Hernandez robertspaynelaw@gmail.com robert_s_payne@yahoo.com;r51300@notify.bestcase.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4